ABSTRACT OF THE DISCLOSURE

5 **APPARATUS, SYSTEM AND METHOD FOR AUTOMATICALLY MAKING OPERATIONAL SELLING DECISIONS**

An apparatus, system and method for automatically making operation selling decisions are provided. The apparatus, system and method make use of selling policy

10 rules established by human operators associated with a firm to guide the making of decisions to sell products and/or services. The actual decisions to sell are made automatically by the system without requiring human intervention. The decisions to sell are made by negotiating terms of sale with a customer using history information, exogenous preference information, information obtained from third parties, and the

15 like. An initial offer of sale is provided to a customer who may then elect to modify the terms of sale of the product or service. If the customer elects to modify the terms of sale of the product or service, a negotiation engine of the present invention may automatically provide counteroffers to offers made by the customer until acceptable terms of sale are agreed upon. The negotiation with the customer occurs within the

20 framework established by the selling policy rules established by the human operators. Because the actual decisions are performed automatically without human intervention, the decisions may be made much more quickly than would have been done by a human being.

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